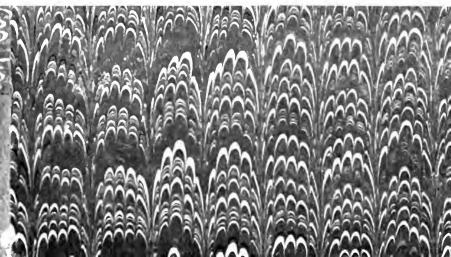


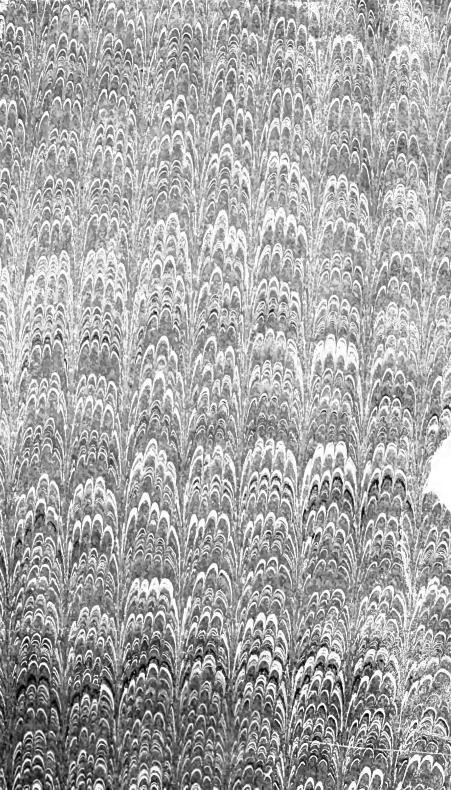
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THE MERCHANT'S CLERK

CHEERED AND COUNSELLED.

JAMES W. ALEXANDER, D.D.

THE MERCHANT'S CLERK

CHEERED AND COUNSELLED.

There is no coming back to correct the errors of youth; as Plato reports Heraclitus to have said that no man ever bathes twice in the same river: all things are in rapid flow, and what is to be done for character should be done quickly. In our hurrying age boys become men by a sort of start or explosive advance. Impressions upon society must, therefore, be made upon youth, and if we would have good merchants, we must first have good clerks.

The young men engaged in the commercial houses of this metropolis are innumerable; the numbers rise by tens of thousands. Hence we are justified in giving a character somewhat local to these remarks, believing that the youth of other cities are not so diverse in nature or situation as that they may not derive benefit from

advices calculated for the meridian of New-York. Within limits so narrow, much can not be said; but all that is offered proceeds from true sympathy and earnest good will.

Of the countless throng of city clerks, some are living under the parental roof, but the great majority have come from the country. An increasing centripetal force bears the youth of rural districts towards the great emporium. While this infusion of fresh blood into the old veins is useful in many ways to the receiving party, it involves losses and exposures on the part of those who come. Each of them has left a beloved circle, which, alas! he has not yet learned to prize, and has entered into a comparatively homeless state. Many a man of business can look back to this juncture, when he sallied into the great world alone; and he shudders at the pitfalls and precipices which he has escaped. "Well do I remember, even at this distance from the time," says a celebrated writer, "the scene which my own home presented when I finally quitted it to embark on life's stormy and dangerous ocean. My mother, one of the kindest and tenderest that ever bore that dear relationship, unable to sustain the parting, had retired to the garden; my sisters wept; my father walked

silently by me to the edge of the town, where I was to take horse and ride to meet the coach that was to carry me to London; while my own heart was almost overwhelmed with emotion, under the idea that I was leaving home to encounter the anxieties, dangers, and resposibilities of a new and untried course.*

There is ground for these solicitudes. This coast is strewed with blackened hulks and gaping timbers, which went out of port all flaunting with pennons. The newly-arrived boy or young man plunges into trouble and danger the hour he sets foot in the city. All is strange and much is saddening; but he must choke down unmanly griefs, and he knows little of his worst enemies. The single circumstance that parental care is henceforth removed, or made slight by distance, leaves him stripped of armor in a battle-field. Thank God, that many a Joseph has been led through this defenseless pilgrimage. The evil is greater because it is unseen. Yonder praying mother feels it at her aching heart; but

^{* &}quot;The Young Man from Home," by the Rev. John Angell James of Birmingham, England. When I name this admirable and affecting little volume, I could wish it were in the hands of every youth who is separated from his parents. Mothers could hardly select a more loving gift for their absent sons.

the foolish boy is exulting in the sense of independence, and perhaps tempted to try some new pleasure to show that he is his own master. False confidence is the ruin of thousands. The temptations of such a position, especially in a city, are formidable. Most of these derive their main strength from the presence of evil companions; to this subject, therefore, let us devote a few moments.

Homely but golden is the old saying of the Spaniard, "Tell me what is your company, and I will tell you what you are." The first company to which a young clerk really attaches himself often fixes his career. This, however, he often falls into at random, or more frequently has not decision of character to cast off when detected. Among many things which render bad company poisonous, one of the saddest is the extreme difficulty of getting rid of an insidious villain. In the position which I occupy, I am constantly observing that this or that youth is held down by the weight of evil comrades. To shake them off is a Herculean task; the ill attachment sticks like the coat of Nessus. Indeed, solitary amendment is often easier than disentangling one's self from corrupting alliance. Has my reader ever known a young man to remain virtuous in vicious society? Mark here the powerful argument for securing good companions.

Evil company is often elegant, delightful, and fascinating; and inexperience can not escape the coils of the gilded serpent. What is greatly to be deplored is, that associates of this sort do not wait to be sought out, but make the first advances, and not unfrequently lie in wait for the new arrival. Unless the novice is on his guard against these seducers, he will certainly fall. Most deadly is the poison, when evil companions are under the same roof, perhaps at the same table, or even, by a wretched custom, in the same bed. Better be chained to yellow fever or small-pox, than joined to a vicious room-mate. It can not, therefore, be too seriously urged on young men, to beware what boarding-houses they select, as also at what eating-houses, and with what comrades, they take their meals. Nor should this serious matter be left so entirely as is now the case beyond the inspection of experience and age, by the firms which employ numerous unprotected youth. Words are wanting to express the iniquity of those tradesmen and those parents who deliberately place young men amidst the temptations of taverns, with the sordid hope of thus intercepting customers and decoying them to their venal doors.

As I do not expect to touch any point which is more important, I would seriously demand for it the best consideration of every merchant's clerk who may take these pages into his hand. Young man, I charge you in the name of all you hold dear, in the name of your parents, in the name of Almighty God, to break away from evil companions. Whatever it may cause, of offense or loss, cut the connection. "Enter not into the path of the wicked; and go not into the way of evil men: avoid it, pass not by it, turn from it and pass away." Prov. 4: 14. That is, shun the very haunt or spot where the wretches assemble! Neglecting this, you will probably, almost certainly, destroy your worldly prospects, will bear the disgraces of those who are even worse than yourselves, will lose your principles of morality and religion, and will run the risk of ruining yourself for time and for eternity!

If bad company is thus fatal, how may a young stranger secure that which is good? Deeply to be lamented is it, that the answer is difficult; only because commercial society is more eager to secure the gainful services of young men, than to promote their moral welfare. The uncorrupted youthful clerk may,

however, be safely advised thus: Be cautious at the start. Learn the character of those around you. Commit yourself slowly. Especially dread those specious persons who push themselves upon you. Call in the aid of older heads. Advise with the wisest of your employers, as to the comrades who may be proper. Make bold to call upon the clergyman, whose ministry you attend, and ask his counsel to a friendless youth; my word for it, he will neither repel you nor give you any cause to regret the step. Seek associations in church and Sunday-school; here you will find both companionship and protection. In like manner, inquire for those associations which propose the protection, rescue, instruction, and entertainment of young men. Reject promptly, as you would the foulest and most noisome animal, every companion, however attractive, who speaks impurely, takes God's name in vain, violates the Lord's day, or indulges in intoxicating drinks. Blessed is he who meets with a good associate! A single example sometimes gives color to the whole life.

Though it is never too late to seek reform, and though every reader should be exhorted to hasten back into the right path, yet honor and success are on the side of him who has not begun

wrong. In morals as in business, true prosperity comes from a fair start. The first steps in trade, the first hours in a situation, throw forward their influence. The ship is built on the model which is first laid down. The plans with which you put on your office-coat, the day you enter your shop, store, counting-room or bank, mark your direction. As the railway-switch is turned, so your track will be. All which is so well known by employers, that they commonly form their judgment of the entering lad before the first week is out; and find a verdict thus: "John is dull;" or, "He is heedless;" or, "He is awkward —all his fingers are thumbs;" or, "You see he is an eye-servant;" or, "He is incurably lazy;" or, "He has all vices in one, for he lies now, and will swindle hereafter." If it is the end that crowns the undertaking, it is the beginning that gives it form.

By what possibility can a young man begin business aright, who has no notion what he seeks? Such, however, is the case of many. Ask young Smith, or Thomson, or Johnson, or Stuart, or Allen, "What have you set before you?" and he is dumb. He does not know why he has entered the place. If his views are mercenary, he might return the answer, which is in many a heart,

"To make money." But, my beloved, and as yet uncorrupted, young reader, making money is not the ultimate object of life. Do not mistake the means for the end. Money is but a subordinate means. Fix before you some pure and lofty aim, or you will assuredly become one of the grovellers. Let this be the pleasing of your Creator, Benefactor and Saviour, and, inseparably from this, the realizing of a noble, generous, symmetrical character. Resolve, under God, to seek all the perfection of which your powers are capable; and go to that desk, or that counter, with a deep purpose never to flinch from a duty, or commit a deliberate fault. Now, if you will lay down this book for three minutes, look steadily at what is proposed, and in reliance on Divine aid, settle your decision accordingly, it will be superfluous to prescribe petty rules for business.

Parents, employers, and senior associates will inculcate upon you the daily duties of your calling; indeed you already know them; which may show you that the grand desideratum is not by-laws but inward principle. Nevertheless, take kindly a few disinterested counsels from one who is no longer young, but who has long cherished a warm sympathy with those who are

beginning life. Under the general determination to do your duty, beware of early disgusts, whether towards persons or work. All new trials are burdensome; all beginnings are vexatious. He that ascends a ladder must take the lowest round. All who are above were once below. "An two men ride of a horse, one must ride behind." To consider any thing menial, which belongs to the career of training, is to be a fool. The greatest philosophers and the greatest commanders have passed through toils as humble and as galling. These hard rubs are an indispensable part of education, and it is best to have the worst first. Cheer up on cold winter mornings, when you blow your fingers as you walk briskly down Broadway, or at late hours of packing, invoicing, or replacing goods. Cheer up at the thought that it will make a man of you. Perhaps you remember Latin enough to quote the words in Virgil, "All this it will be sweet to remember hereafter."* Recall enough of history, to think of what Roman and especially Spartan boys were accustomed to bear. Think of the whaling-voyage; think of the morning drill at West Point; think of the

^{*} Olim meminisse juvabit.

ignominy of giving up prospects in life out of a little girlish disgust.

Whatever comes of it, put your shoulder to the wheel for a few months; by that time some of the rough places will have become plain. Wear the yoke gracefully. Every moment of this weariness and trouble will turn out to your lasting profit, especially in regard to character. There are certain things which you will be ashamed to class among hardships. Such are early rising, which you should practise for pleasure and longevity, as well as religion; exercise in the open air, or on your feet; hard work, tending towards knowledge of business; punctuality, without which you can never attain wealth or honor; and tedious employment in affairs which secure you confidential regard. In all these temptations to discontent, let me venture an observation on life, which I confess it cost me many years to comprehend. Uneasiness in the youthful mind arises from a fallacy that we may express thus: "Work now, but rest and pleasure hereafter." Not merely the clerk, but the millionaire, thus deludes himself: "I will bear these annoyances in view of the refreshing and luxurious respite of my hereafter." opposition to all this, let me declare to you, that these hours, or days, or years of repose, when the mighty oppressive hand of the giant Business is let up, will be none the less sweet, for your having taken a genuine satisfaction in your work as you went along. You will not make the journey better, if, like famous pilgrims to Loretto, you put peas in your shoes. Form the HABIT OF SEEKING PLEASURE IN WORK, HAPPINESS IN THE DUTY OF THE HOUR.

The period when the young man is about coming of age is very important. Now it is, if ever, that he is most tempted to slip his neck out of the yoke, and most harassed with wishes prompted by false independence. No man can calculate the mercantile disasters arising from the preposterous wishes of young men, without experience, ability, connections or capital, to rush into business for themselves. Wise delay in such cases is promotive of success. The number of principals is far too great in proportion. It is not every man who is formed to be a leader, and some are clearly pointed out for subordinate posts as long as they live. But as these are often the very persons who will be slowest to take the hint, let it be the maxim of all to adventure no sudden changes; to wait for undeniable indications of duty and discretion; to attempt nothing of the

sort without the full approval of older heads; and, above all, to play the man in regard to the unavoidable annoyances of a subaltern place.

To be successful and happy costs something. Assure yourself, that if you yield to effeminate suggestions, you sink. Nobly determine, at the hazard of some weariness and some smart, to pass contentedly through the appointed stages, and to become a thorough merchant. Consider how many a man, now great in Wall street, came to town with all his personal effects in one bundle. Away with home-sickness and querulous imbecility! Tear up those whining epistles which you have written home; write rather on your private memorandum, Perseverance. Quash every disposition to make changes, except where they tend to moral benefit, or knowledge of business. "It is ill transplanting a tree which thrives well in the soil." Let the cheerfulness of a contented mind evince itself in deference and submission to those who control your time, and in uniform good-nature and courtesy to your companions in business. With such principles and resolutions, and with reliance on Divine Providence, you may boldly hope. Brace your nerves to meet every engagement, and, however poor, you will succeed. Dismiss from your soul all belief in the divinity of modern pagans, called Luck, and stake nothing on sudden windfalls. "In human nature," says Playfair, "there is no struggle that appears more unequal at first sight than that of a man without connections or capital, against the man who has both; yet there is no contest which so constantly terminates in favor of him who appears to have the disadvantage."

Very delicate is the situation of the young man who is required by an employer to do that which is dishonest or dishonorable. Every thing must be surrendered to the claims of enlightened conscience. There are limitations to the individual responsibility of an agent, which can not be expounded here; but the pure-minded vouth will hasten to free himself from engagements which involve falsehood, fraud or provocatives to sin in others, such as intemperance and licentiousness, and desecration of holy time. The higher we go in mercantile ranks, the more we find equivocation and disingenuous finesse to be denounced as short-sighted and obsolete. Yet among the thousands of city merchants, there will be an admixture of those who deal by craft, the "wisdom of weakness," and who exact the like of their dependants. But the

disguised sharper who orders an honest man's son to utter a lie in his name, to customer, creditor or government, should expect either to be cozened in his turn, or on the spot to be abandoned and posted by the indignant youth whom he would corrupt.

In a class of persons comprising so many men of honor and men of breeding, as that of American merchants, to say nothing of morals and Christianity, it is mortifying to find some who resort to ignoble means of alluring customers. If a young and uncorrupted rustic falls into such hands, I can only advise him to seek speedy deliverance. The entire affair of flash advertisements, decoys, runners, and what is known by the slang term, DRUMMING, belongs to a system which high-minded commerce has long since outrun; the system which led Cheapside shopmen to cry to passers by, "What d'ye lack?" which lingers in the market-place where herbwomen twitch your sleeve and laud their wares, and which may be seen full-blown among Chatham-street Jews, who wrangle and almost fight for the privilege of investing some stranger with a half-price coat. Not less ignominious is the practice of lurking about hotels to gain the acquaintance of arriving dealers, smirking, and

bowing, and treating for their good-will, and playing the spaniel at their heels, at oyster-house, concert and opera, in order to divert custom into a desirable channel. What a tax is this to pay for trade! And how like Shylock must be feel who accustoms himself to such grovelling!

"Hath a dog money? is it possible
A cur can lend three thousand ducats? or
Shall I bend low, and in a bondsman's key,
With bated breath, and whimpering humbleness,
Say this—
Fair sir, you spit on me on Wednesday last;
You spurned me such a day; another time
You called me—dog; and for these courtesies,
I'll lend you thus much moneys?"

Merchant of Venice, I. 3.

From this disagreeable topic let us pass to what some have named the lesser morals; and among these, as certainly preëminent, the care of health. Neglects here come back with vengeance in after life. Let us leave out, at this place, the horrible vices which poison the blood of youth, and send rottenness into the bones. Smaller errors may destroy health. The varieties of mercantile life can not all come under the same rule. There is a difference between desk work and street work, between day work

and night work, between long and short hours. In general, it is the sin and shame of mammonserving employers, that they arrange the times and degree of business with little reference to the health and improvement of those whom they employ. Engrave it over your humble mirror, that temperance, cleanliness and exercise will make you hearty and alert. "The three best doctors are Dr. Diet, Dr. Quiet and Dr. Merryman." Continual meddling with the animal machine is not the way to promote health. Asking whether this will hurt or that will hurt, generally ends in a state in which every thing shall hurt. When Dr. Johnson's friend Taylor happened to say that he was afraid of emetics, for fear of breaking some small vessels, "Poh!" said the old Doctor, "if you have so many things that will break, you had better break your neck at once, and there's an end on't. You will break no small vessels." And then, says Boswell, he puffed and blowed with high derision. If a young fellow is regular in his habits and moderate in his food, and if he abstains from tobacco and alcohol, he will probably have cheerfulness and strength. Many of the neuralgias, dyspepsias, palsies and melancholies of later life, arise from the cigars and suppers of

boyhood, and their consequences. If space were allowed, we might here warn every young man who regards his health, to avoid the hasty mastication which prevails at eating-houses; as likewise we might implore employers, who themselves sit long at their wine, not to abridge the moments allowed their poor clerks for this refection.

Health is promoted by early rising, cleanliness, and temperance. "Cleanliness," as Wesley used to say, "is the next thing to godliness." Scrape the surface with a dull knife, and you will learn why it is not enough to wash for the public, cleansing only what is visible. These are not trifles, as the biography of all long-lived men will demonstrate.

While I am upon these lesser matters, I must be allowed a word or two upon the subject of Dress. The garb, in some sort, expresses what is within. How many an employer has instantly rejected an applicant, because of a meretricious shirt-pin, a flash waistcoat, and a heavy Californian chain across his stomach. Sharpers, gamblers and foreign adventurers carry the most ostentatious jewelry; which is the mark not of wealth, and not even of fashion, but of vulgarity and upstart pretension. The most elegant dress

is just that which no man can remember after you have left the room. Youth need not array itself like age; but there is a modest reserve which commends even the youthful person. Everywhere a young man loses caste with such as know the world, by dressing beyond his means. The habit of extravagance in apparel leads to undue expense, and is a particularly bad sign in one whose salary is small, and whose parents are poor. A fop is a fool, as truly as a sloven is a savage. On this head I am reminded of what may be called congruity in dress. You shall see a raw young fellow whose extremities do not match any more than Horace's mixed animal. Above, it is winter, below, it is summer; furs and white trowsers; no great-coat in snows, and pumps in drenching rains. Chief-Justice Hale used to say, that he formed a judgment of young men from their knowing how to take care of themselves, in dressing suitably to the weather. Attention to one's clothing, in trunks and drawers, at lodgings, belongs also to good husbandry in youth. Let me peep into these repositories, unawares, and I will tell you how far my young master is a person of method, and how far he spares trouble to the toilsome needle-woman, whether sister aunt or mother, who

has the charge of his wardrobe. All these things, especially in one away from home, connect themselves with thrift, advancement, and even inward character.

From dress and ornament, the transition is natural to manners and bearing. The same principles govern both. Nothing but the examples of good society can insure genuine polish in a young man; but good sense and good taste influence him to choose and follow one example rather than other. The grand fault of American young men is pertness. To this, it must be confessed, the airy chat of the counter and the sales-room directly tends. Forward, ill-bred boys take this ease for elegance, when it is only effrontery. Rules can not be laid down on a matter so impalpable; but two or three maxims will not be denied. Nothing is well-bred which is presuming or devoid of modesty. Quick, loud accost, and utterance of slang terms, designate the pretender. All this glitter is not gold, but pinchbeck. Good manners are not indeed sheepish, but quiet. Undue eagerness, even with a customer, is ungraceful, and misses the mark. Wherever you see a man of accomplished manners, you find one who treats even the humblest person with respect. Indeed, in

no one word is genuine politeness so comprehensively summed up, as in Deference. This is to be practised and acquired in hourly intercourse. For which reason, pray avoid the Tom-Dick-and Harry manner, even with your comrades. Rely upon it, the truest armor against uncivil obtrusion is courtesy to all around you.

"The man who hails you Tom or Jack,
And proves by thumping on your back
His sense of your great merit,
Is such a friend, that one had need
Be very much his friend indeed,
To pardon, or to bear it."*

The squads of young roisterers, whom you meet at night in Broadway, by twos or by threes, talking in a voice between boy and man, and very loud lest they should be thought to care for any body, puffing cigars and occasionally dragging one another to drinking-places and bright saloons, are not the persons whose manners one would copy; let it be added, they are not those whose names will hereafter carry weight on 'Change. As a class of men, it must, in justice, be said, that American merchants are remarkable for ease and propriety of demeanor.

^{*} Cowper.

As the manners, and to a certain extent the morals, of every man, are dependent on the society which he keeps, this deserves special attention in the young. It ought to be admitted on all hands, that young men engaged in merchandise need some associations beyond those which occur in business. If by some chance the youth has access to the house of his principal, it is well; we all know how rare is such a case. One of the worst defects in the present condition of young men in city affairs, is that they are shut out from the genial intercourse of a domestic circle. Human nature cries out for such brotherhood. If good companionship is not afforded, there will be a resort to that which is seductive. So far are we from abridging this disposition to spend a portion of spare time in agreeable company, that we would enjoin it as a means of improvement. Nowhere is the young man safer than in the houses of his friends. Especially is the company of intelligent and refined women a cordial and a medicine, cheering to the jaded spirits, and preventive of a swarm of vices. The shy and boorish temper which studiously shuns all intercourse, is sometimes found allied to moral obliquity. greater favor can be shown to a youth exiled to

city business, than to introduce him to a fireside which he may freely and often approach. The Good Samaritan was not more merciful than he who descends from his status of wealth or dignity, to take a poor boy by the hand, and lift him over the awkwardness of the strange threshold. It is, moreover, the facility afforded for enlarging such circles of evening enjoyment, which causes us to set a high social value upon church connections, which smooth the young man's way to liberal and improving friendships.

Whatever differences exist between kinds of business, all men need relaxation of soul after the day's work. You may tell them to forego all entertainment; but you talk against nature; the thing is impossible. Nor are those the best men, who never seek to be amused. The field for such entertainment is happily spacious; but young men of business are not cared for in the arrangements of society. The thing manages itself in rural districts; but rational recreation must be laboriously sought for in town. And who can expect of the young, to make toilsome circuits to gain a safe pleasure, when gaudy indulgence beckons them at every brilliant street-After many years of observation, I declare my sad conviction, that society has yet to reach a great reform in the matter of innocent and healthful recreation. The duty of the moral teacher is not completed when he has exercised his censorship over amusements which he pronounces noxious; it is demanded of him to show some which are benign. The absence of any concerted scheme in our cities, for recreations, scientific, literary, musical or gymnastic, to which, as to the ancient Palæstra, our careworn youth might resort, is a defect which clamors for supply.

But in the very degree in which we hold that society is wronging its sons by failing to provide on a large scale, and with inviting accompaniments, generous pastime and healthful joy, would we sternly charge the young man to resist the temptation to sinful pleasure. It is one of the first dangers of the novice from country life. The earliest of his city evenings sometimes settle his fate. The gayly illuminated halls for eating and the haunts of gaming hold out strange colors of delight. The half-intoxicated rustic sees fairy-land in the common saloons of merriment. Theatrical amusements exercise a dreadful fascination. This has been so in all ages. Late hours at places of public amusement conduct to all the rest; to drinking, gambling and

unholy love. Under the guidance of some new companion, a veteran in vice, a demon in seductive power, ready to turn the bolts of satire against country prejudices and childish superstitions, the flexible youth goes, only half-consenting at first, to have his eyes opened. What can be more hellish than the wish and purpose to debauch the conscience of an innocent boy! I would gladly persuade every such young person to peruse and re-peruse the lessons of the wise man upon a delicate but momentous branch of this subject.*

The practice of playing at games of hazard, generally begins without stakes. But the only places where young men in cities can indulge in play, are those which lead directly to gambling in its worst forms. Ceasing to be an amusement, it becomes a passion, a frenzy. It absorbs the thought and scorches the brain. Resist the first cast of the die or the card, and turn away from the path of destruction. How many thousands are the instances in which frauds, thefts, and even robberies have had their origin in the wish to obtain money for the gaming-table. Generally speaking, the merchant's clerk is already ruined, who has become familiar with

^{*} Prov. 7: 6-27.

those houses of high play, which have been well named HELLS.

Can it be necessary to put any intelligent young man upon his guard against those dazzling assemblies, by whatever names disguised, where nocturnal hours are spent in promiscuous dancing? The gauze veil hardly conceals, even from the most unsophisticated, the neighboring lures of the cup and the courtezan. Young man, in regard to a variety of exhibitions and reunions which can not be detailed, ask yourself before you cross the threshold, how you would like to conduct thither a pure and lovely sister.

Let no youthful reader think my caution overtimorous, when I earnestly whisper in his ear, My son, take care of your evenings. The morality of most young persons in city trade may be judged by the way in which they pass these hours, especially after dark. Happy are those, beyond expression, who have a home, where they can spend these—probably the happiest hours of life—with the mother, the sisters, and the domestic friends, and who have not taken the fearful step of disliking and shunning this shrine of virtuous love. Happy, in the next degree, are those, who, though among strangers, have found the path to cultivated and

Christian circles, uniting relaxation with progress in knowledge. Happy, also, as connected with these, or even in default of these, are such as know the charm of books, of libraries, of scientific lectures, of literary gatherings, and of meetings connected with any of the fine arts. Happy, in no common measure, are the followers of true religion, who learn to employ a portion of their time in assemblies of devotion, or of fraternal converse and philanthropic effort. But amidst all diversities, one thing remains fixed. If the evening and night are misspent, the youth is hurrying towards downfall. Almost all the corruption of young mercantile clerks is perpetrated by night. Well may you pray to God to cast a sacred shield of guardianship around these hours of exposure.

It is the more necessary for the young man in a strange city to be resolute and decided in this matter, because he has to make head against a strong torrent of circumstances. Those who have mastered this tide, and reached success, are too often indifferent about the poor fellows who are still struggling. Again I must say, with much earnestness, the state of society in our cities, is not favorable to the improvement of clerks. In a great number of instances, they may be said

to be homeless. Their solitary chambers afford no invitations, except to sleep. There is often no cheerful apartment where they can feel themselves to be welcome. The mansions of their employers are, of course, out of the question. But without are bright streets, and gay companions, decorated halls, warm in the wintry night, and resonant of music. How irresistible are these temptations to the minds of such as are not forewarned and protected by sound principles of morals and religion; and how many hundreds of youth, every year, become corrupted by the nocturnal allurements, so strongly in contrast with their forlorn lodgings! But great as the temptation is, it must be manfully resisted. The struggle, just at this juncture, is often for life, nay, for more than life. Here at this very point, upon this very question, how one's evenings shall be spent, the road forks, and bliss or woe are on the right hand or the left. Every unprotected young man should hasten to place himself in connections which may afford motive and means to shun evils so direful. Those, likewise, who come to wealth and influence, should use all endeavors to introduce new elements into our social state, so that it may no longer be true, that thousands of youth, the hope of coming generations, are in this respect aliens and orphans, during the most tempted hours of life.

When we mark the powerful drawing to the night-cellar, the low concert, the ball, the equivocal show, the theatre, the billiard-room and the den of infamy, we are led to rate highly every hopeful or even innocent attempt to create counter attractions. At the risk of all sneers, I will maintain that they ought to be multiplied a hundred-fold; as they ought also to have the countenance, patronage and frequent presence of our established merchants and other men of wealth. Lectures, schools of art, collections of books, of plants, of minerals, of statuary, of painting; societies for composition, recitation, debate, music, varied entertainments; for whom, I pray, should these be furnished, if not for our cherished youth, who are to be the great commercial leaders of a more adventurous age? Let no labor and expense be thought too great when such objects are at stake; and let the warmth of general interest in the movement convince the young persons who are primarily concerned, how great are their hazards, and how important the struggle for deliverance.

Such contemplations as these show us the value of early mental discipline. It is cruel to curtail a boy's preliminary schooling, without urgent need. The young man should bless God, if his parents have secured to him a good education, even in rudiments; and if he is wise, he will consider every one of these precious attainments a foundation to be built upon. True it is, that the city clerk has few hours for study; but even moments should be husbanded; and it is wonderful how much odd moments may accomplish. Half the moral downfalls of young men in mercantile houses arise from the want of intellectual excitements. In the absence of these, and to flee from the horrors of ennui, they must run out of doors for animating objects. Nothing is more restless than youth; nothing more craving of rapid pleasures. But ignorant young men do not know what elevated and exquisite pleasures are to be derived from the pursuit of knowledge. In this view of the case, we set up a great barrier against vice, when we infuse into any opening mind a taste for reading. If considered only as a means of amusement, and as countervailing the seductive objects above mentioned, books may be ranked among the most valuable aids of mercantile discipline. He who

is thoroughly awake to the pursuit of knowledge, will be unlikely to roam the streets with swaggerers, or to fuddle his wits at drinking-places.

On this cardinal point of my whole subject, let me crave the attention of the clerk or young merchant, whose eye may be upon my page. My dear young friend, it is impossible to exaggerate the importance of what I am now advising. It were little to say, that by mental culture your power and your happiness would be doubled; say rather you will live in a new world, and be another man. The young merchant is not expected to become an erudite scholar, or a profound philosopher, though such might be named; but there is no one who can not acquire knowledge enough to be his great profit and unspeakable delight. Knowledge is Power, says Lord Bacon. Knowledge is Pleasure, we may add with equal truth. Say not that such pleasure must be earned by long pain. It is untrue. The early obstacles are only for a moment; and the subsequent pursuit of knowledge is so purely pleasurable, that I have often paused and sat in amazement at the blindness and folly of those who, with every opportunity and free invitation, never enter on it. "We shall conduct you to a hill-side, laborious indeed at the first ascent; but else so smooth, so green, so full of goodly prospects and melodious sounds, that the harp of Orpheus was not more charming."*

The objections which are now rising in your mind are groundless, and would instantly vanish if your desires were right. You say the acquisition of knowledge is a great work. True; but you are not to do all at once. Step by step, men cross continents. Constant dropping wears away rock. Sands make the mountain, moments make the year. You say you have no time. I wish the over-heated business customs of trade and the cupidity of capitalists, allowed you to have more. But let us look this spectre in the face. There is not one clerk in ten who does not spend some hours in idleness, if not in vice. More may be learned by devoting a few moments daily to reading, than is commonly supposed. Five pages may be read in fifteen minutes; at which rate one may peruse twentysix volumes, of two hundred pages each, in a year. See how much might be saved from sleep, from Broadway, and from the theatre You say you have none to guide you. The best scholars and men of science will tell you that by far the most valuable part of their education is that which they have given themselves. Volumes have been filled with the autobiography of self-taught men. Think of Franklin the printer, of Linnæus the shoe-maker, of John Hunter the cabinet-maker, of Herschel the musician, of Dollond the weaver, of Turner the printer, of Burritt the blacksmith. Love learning, and you will be learned. Where there is a will there will be a way.

Begin at once; begin this very evening. Take time by the forelock, and remember that it is only the first step which costs. And, having begun, resolve to learn something every day. Strike the blow, and avoid the weakness of those who spend half of life in thinking what they shall do next. Always have a volume near you, which you may catch up at such odd minutes as are your own. It is incredible, until trial has been made, how much real knowledge may be acquired in these broken fragments of time, which are like the dust of gold and diamonds. Your journey will be made lighter and even shorter, if you have a companion; and be assured that there is no man of real learning who would not take pleasure in lending a helping hand to a beginner. You will thank me some day for drawing you away from common

pleasures to the luxury of books. Lord Brougham speaks well concerning the pleasure of study, and its unlikeness to the low gratifications of sense. "While those hurt the health, debase the understanding, and corrupt the feelings, this elevates and refines our nature, teaching us to look upon all earthly objects as insignificant and below our notice, except the pursuit of knowledge and the cultivation of virtue; and giving a dignity and importance to the enjoyment of life, which the frivolous and grovelling can not even comprehend." And the late accomplished Professor Dugald Stewart, in reference even to those who begin late in life, observes to the same effect: "In such men, what an accession is gained by their most refined pleasures! What enchantments are added to their most ordinary perceptions! The mind awakening, as if from a trance, to a new existence, becomes habituated to the most interesting aspects of life and of nature; the intellectual eye is 'purged of its film;' and things the most familiar and unnoticed disclose charms invisible before. More true than of the pleasures of Vicissitude, are the poet's famous lines, when applied to this case of one awakened to the charm of knowledge:

"The meanest floweret of the vale,
The simplest note that swells the gale,
The common sun, the air, the skies,
To him are opening Paradise."

This is no place for unrolling the chart of studies. But there are some which seem particularly to invite the notice of one who expects to be a merchant. The command of a correct and easy style is perfectly attainable, and can not in our day be left unsought without great loss and poignant mortification. How little did Abbott Lawrence know that he should become the successful correspondent of princes, or Lord Ashburton that his pen should ever conciliate two continents? Arithmetic and accounts are so much matters of trade that it seems officious to name them. The history of our own country, besides being delightful to every American, has a particular bearing on business. Add to this so much of the history of trade, and its progress, legislation and restrictions, as may conduce to the knowledge of public and international economy.

As a young merchant finds his trade, his associates, and his correspondence, bringing him to greater heights and a wider horizon, he will find such questions as these rising before him for an

answer: What gave distinction to the merchant princes of Italy? How did commerce come to cross the Alps and glorify the Hanse Towns; and what is the mercantile history of those municipalities? By what means did Flanders and Holland surpass England for a time in manufactures, colonies, and navigation; and what was the condition of Dutch trade when our city was founded? What is meant by the Act of Navigation, and has it wrought most good or evil to Great Britain? When was cotton introduced into America, and what are the bearings of this staple upon the manufactures, the trade, the wealth, and the mutual peace of England and America? Each of these, and of such as these, is a proper and most interesting study for the young merchant. Nor will we fail to hint, in passing, at the noble fields of science and elegant letters, and the incomparably precious truths of Religion.

Before leaving this great theme, we may adduce a most important reason why the young American, especially, should add some mental enlargement and refinement to his strictly mercantile education. He does not know but that he may attain the very highest social position which our country affords. There are countries

where trade is a disparagement: it is altogether the reverse in America. A young man should be unwilling to grow rich amidst vulgar ignorance. He should have forecast to prevent his breaking Priscian's head, amidst the columns and statues of his sumptuous library. He should study a little in youth, so as not in age to be the illiterate foil of a brilliant wife, and the blockish reproach of the lettered notabilities whom he invites. To escape these daily mishaps, great erudition is not indispensable, nor any outlay of time or effort beyond that which an ordinary mercantile youth may command.

From what has been said concerning the evening entertainments of city youth, something will at once be inferred concerning the value of associations for social ends and mental gratification. These may be compared to the two fruit-baskets of the Hebrew prophet: "Figs, the good figs, very good; and the evil, very evil that can not be eaten, they are so evil.' (Jer. 24:3.) What they need is the guidance and protection of superior minds, the wise patronage of society, and the sustaining and corrective pressure of parental interest. Their plans are too momentous to allow of being separated from the best counsels of benevolent

and learned men. The clubs which young men get up among themselves not merely are sometimes frivolous and fruitless, which is a lesser evil, but often become the arena of wrangling debates, and even degenerate into night brawls and noisy wassail, like the gatherings of second-Here again our caveat against rate firemen. ultra-democracy in the young has place; inexperience and temerity should not be left so much to their own disposal. Society at large, especially that governing part of it which comprises our mercantile weight and wealth, should consult its own interests enough to cast an eye upon the nocturnal dangers of persons in their employ, and to devise means for mental pleasures which are as true and as necessary a part of general education at the school or the cellege. As the matter now stands, we would exhort the young man who is away from home to attach himself to some group of friends, who are at once virtuous, well-bred and intelligent, for some stated fellowship in improving exercises. Those who know the world will testify, that it is always dangerous for a young man to have many evenings in which he has to cast about him for something to give entertainment. Among the social pleasures, one of the highest places should

be given to Music. Meetings for musical practice, when sternly guarded against convivial accompaniments and after-pieces, are among the long-remembered oases in a desert life. We have dwelt much on this subject of evenings and nights, with their enjoyments; because we know how large a place it has in the thoughts of every clerk, in his hours of freedom from the place of business. The world needs a jog at its elbow, to awaken its consideration of the alliance between virtuous entertainment and good morals.

And now we approach a part of our subject so grave and affecting, that we might well lay down the pen, and ask the guidance of Heaven in behalf of the class whose good we contemplate. It is that of PRIVATE MORALS. We might rest somewhat on the business side of the question, if it were not despicable in comparison. For if you look around you in society, you will observe that the cases are very rare in which an openly immoral man is a good merchant. Even minor negligences of an ethical kind, such as frequent gay parties, undue display in furnishing, upstart zeal for club-life, and keeping fast horses, are observed to damage a man's credit.

But we speak of higher morals, and refer to a higher principle. The fear of the Lord is the beginning of wisdom. Religion and morals must not be severed; for morality is a part of religion, as religion is the source of morality. In a book on practical ethics, the several duties of mercantile life and of young men in business ought to be catalogued; but within these limits we can only deal with general maxims, exemplifying these by a most sparing selection of particulars.

The chief thing is PRINCIPLE. No empirical rules, no imitation, no regard for outside or for gain, can take the place of inward purity and right. Consider what is meant by a young man of principle. He is not so much one who does this and that, or avoids this and that, as one who acts from a heart-spring of perennial conviction as to duty. He is principled by intelligent conscientiousness. He works by rule. He carries within a little chart and compass of right and wrong. He may err in details, but he follows his conscience; and when young comrades suggest this or that form of doubtful indulgence, he resolves, however gaudy the lure and however disgraceful denial may be in their eyes, to refuse point blank, and to hold his ground with

courage, until he shall have settled the right and wrong of the matter.

This virtue of courage is a great safeguard of youth, but is sadly wanting in most. Thousands of crimes begin in shame or fear about declining a friend's invitation. The novice dreads above all things to be thought "green." The country boy blushes at the charge of rustic innocence. The good man's son is twitted with his "governor," and is asked whether his mother knows that he is out. Imbecility and cowardice are not proof against the assaults of ridicule, and so become an easy prey. "He goeth after her straightway, as an ox goeth to the slaughter, or as a fool to the correction of the stocks: till a dart strike through his liver; as a bird hasteth to the snare, and knoweth not that it is for his life." (Prov. 7: 22, 23.) The only adequate provision against such emergencies is found in perpetual regard for the presence of God, and immovable determination to observe his law.

Without courage, there will be no truth; and without truth, no honor and honesty. Nor will there be any of these without reverence for God. To lie, and to swear falsely, are parts of ungodliness; both exist extensively among unprincipled mercantile men. Inward truth is the

beautiful base of the whole commercial column. Abhorrence of falsehood, in all its even tolerated forms, of prevarication, equivocation and evasion, should be cherished by the commercial novice concerning himself, as it is universally entertained by wise employers in regard to such as apply to them. Whatever fair colors we may put upon them, all the deceits of trade are so many lies, and all the deceivers are liars. thing is not disinfected of its feetor by its being for custom. Men will draw blood if one gives them the lie, as it is called, who will, nevertheless, daily utter and act the lie, at the counter or in the street. The foundation must be laid early, and the trial of a boy often involves something akin to martyrdom. No youth is bound, or even allowed, to lie for his employer, or lie for his living, and if the question be, "lie or die," no heroic fellow will doubt which to choose. The same reverence for God will govern every young person of principle, in regard to the more solemn sanctions of the oath. However ignorant and loose minds may regard the kissing of a book, in the Custom House or elsewhere, as a mere rite, every oath is an act of worship, an appeal to the heart-searching God as witness, and an implicit imprecation of his judgment in

case of untruth. So nearly allied are integrity of word and of deed, that the common people are not far astray when they say, "He that will lie, will steal," which naturally leads us to the next topic.

Honesty, in the common meaning of the term, is the cardinal virtue of trade. Integrity in matters of business, namely, justice between buyer and seller, is clearly the bond of union among all who engage in exchange of value for value. To put the matter on the footing of the adage that "Honesty is the best policy," would be looking much too low. Bright honor, in all that regards property, is the dictate of enlightened conscience, and is pleasing to God. Principles of tonesty are implanted early, perhaps at an age earlier than the entrance upon the most juvenile business. The community is startled when some great sinner absconds, leaving hundreds of widows and orphans beggared by his monstrous frauds. But the flood which has now burst its banks began to trickle many years ago; and close inspection will perhaps show that the princely villain has long been living in breach of other commandments besides the eighth. There was no moral principle.

So wide a subject can not be discussed in two

pages. We warn, we charge, we beseech the youth who enters a mercantile house, to pray that he may not be led into temptation. You feel safe; but so have others—so have all felt. The sight and handling of money works changes in the mind. Where there is chance of appropriating what is another's, he who does not fear God, will brave the risk of detection. It is not only perilous but destructive, to admit the treacherous thought that the pettiness of the crime removes its guilt. Equally delusive and ruinous is the pretext which commonly veils the beginnings of embezzlement, that what is abstracted shall be replaced. Theft is so odious, that the poor creatures who purloin from their employers, do so under some fairer name than that of stealing. Yet such it is, whether by detention of funds, false entries in books, deceptive representations as to value, concealment of errors, or connivance at the petty tricks of others.

Ingenuous youth ought to be made acquainted with the fact, which we derive from merchants of the highest respectability, that cases of private dishonesty are much more common than appears by any public statement. In banks, in offices, in shops, the unwary young man is led to appropriate what is not his own. Detection

follows, but to prevent exposure, he is quietly dismissed—perhaps at some future day to figure in the police reports of San Francisco. It is an established fact, familiar to all observers, that larcenies, and frauds of this nature, connect themselves, in a majority of instances, with more common and venial faults; against which the inexperienced should be warned. For example, the straitened clerk, whose parents are poor and whose salary is scanty, has been silly enough to contract debts which he is unable to pay. There is a propagative power in debt, and he finds himself sinking deeper and deeper; it is one of the great reasons to deter from becoming thus involved. Instead of making a clean breast of it to parent or employer, he abstracts a portion of what is intrusted to his watch, under the selfdelusion that it is a loan. Or a young fellow is buckish and vain of his person. He dresses and decorates far beyond his means; and in an evil hour seeks to supply his necessity from the property under his charge. Or he has been smitten with a passion for the theatre and its kindred entertainments, and thus is led to the till, the drawer, the sealed letters for the mail. More dreadful yet is the habit of early gambling, itself inseparable from dishonesty, and leading to thousands of small frauds at the place of business. These considerations should operate on persons in such posts, as a powerful argument for plainness of dress, temperance in food and drink, and rigid frugality in all expenses. No young aspirant for honorable gain can ever acquire too intense a horror of the beginnings of dishonesty.

Dreadful is the case of a young man who finds himself in the clutches of a principal who is dishonest, and who is expected to forward himself by indirect gains. The victim must either abandon the place, or, what is infinitely worse, become a rogue. The emulation of salesmen, in busy establishments, is stimulated too highly, when youth are laid under inducements to make false representations, to conceal known defects, to shuffle about quality or prices, and by word or sign, to violate the bond of honor. Short-sighted is the policy which leads any to bring up young men on such principles. Yet he must have lived out of the world, who knows not that the frequency of such deceptions, among a certain class, is bewailed by honorable merchants as the opprobrium of their calling. It was this view of the perversion of trade, which led the celebrated Gonverneur Morris to write

thus in his diary in Switzerland: "I think I have observed in this country, that the spirit of commerce has operated in the cities a depravation of morals, which nothing can cure but that same spirit carried still further." Conformably to this, we observe the contempt with which such methods are habitually scouted by great and established houses.

We should greatly sin against our conscience, if we allowed any false delicacy to withhold us from warning our young readers against another class of immoralities. We mean such as are offenses against the seventh commandment; and these as well of thought and imagination, as of word and action. What tongue can tell the horrid, loathsome, damning, consequences of youthful impurity, whether social or secret! Could our hospitals, with their lazars, or the more secluded pining and mental ruin of self-destroying vice, be spread before the tempted, they would shudder and fear. Words of unchastity; perusal of licentious books, now, alas, common; inspection of loose pictures, prints, and exhibitions; and converse on topics which should not be named, are working daily havoc among the young. It is melancholy to know that the dangers are greatest in our cities. The principles

of the Word of God, deeply fixed in the heart and conscience, furnish the only sure protection. At this period of life, temptation will certainly come; let every young man seek the aids of divine grace. For such persons the history of Joseph is a most valuable study, and myriads have been restrained from transgression by remembering and reiterating his words: "How, then, can I do this great wickedness, and sin against God?" (Gen. 39:9.)

Allied to these, as carnal pleasures, and provocative of these, are the indulgences which tend to intoxication. There seems to be but one path of safety to the city youth; it is that of entire abstinence. No method is so simple, none so effectual. It is amazing that any young man, so long as a single shipwreck from strong drink meets his view, should hesitate to save himself from the peril. Here, again, the night-hours are full of jeopardy. It is madness to allow yourself, even for once, to be led by jolly companions, to enter that illuminated house, or drink at that bar. Cry, Avaunt, devil! and pass by. Once entered, you will go again, and again. Thus when you shall have acquired the habit of drinking, you will be possessed, not by one vice, but by the parent of many vices. Summon be-

fore your thoughts the worst and most ghastly drunkards you have ever known, and then consider that there is not one of these demoniacs, who was not once as pure and as fearless as yourself. Keep yourself pure. Contaminate not this blessed period of youth, by making it the avenue to possible crimes. The course of temperance is one which in no event you can ever regret. Above all, set a guard upon appetite and cowardice, at the moment in which you are tempted by convivial and less cautious associates. And, as you value your prospects for life, and your soul's health, never allow yourself to be caught a second time in the room where there is carousing, or in the street group which turns aside into the depositories of liquor. But, as has been already declared, it is beyond our power to stigmatize vices in detail. The great jewel to be prized and watched, is the internal desire and purpose of doing right.

So tender is the relation between parent and child, that where it is not religiously observed, there can be no soundness of character. If this is gone, all is gone. I have alluded to the fact that so many young men in city life have left parents in other places; and I have always felt that it gave increased interest to the class whom

I address. The first impression on leaving home is always sorrowful yearning; but afterwards there comes in many a stage of neglect, if not of indifference. Hence young men should be exhorted to maintain a constant and frequent correspondence, by letter and visits, with the honored and beloved home. These divinely ordered attachments are among the safeguards of virtue. Think often, young reader, of the anxiety of those parents on your account; yet the greatest of these throes are as yet unknown by you. These solicitudes have increased as you have grown older, and reached their summit when you left the threshold of your infancy. If those venerated guardians of your life are truly religious persons, you need nothing from me to inform you what is their chief wish concerning you. The happiness of their declining years is very much committed to your trust, and is every way a generous motive for you to be temperate, honest and successful, that thus you may cherish and shelter their old age, as by a contrary course you may bring down their gray hairs with sorrow to the grave.

Little does the giddy youth guess the conflicts of the parent, on whom, perhaps, he has but lately drawn for the supplies which he squan-

ders. In his boisterous and inexcusable nights, he thinks not, though it be true, that the aged pair are by the home fireside, projecting for him some innocent joy which he has long outlived and learned to despise. The son may be deep in drink, in gaming, in loose enjoyment, when that father and that mother are on their knees before God, invoking every blessing on his head, and especially his eternal good. There is many a mother caressing her lovely infant, who, if she could foresee his course of profligacy, would rather behold him dashed to pieces while yet a child, than live to be his own destroyer. May I not use these familiar but affecting considerations as urgent motives why, in this your absence from home, you should carry joy to your parents' hearts? By industry, by frugality, by purity, by religion, realize that prompting which rises within you. "A wise son maketh a glad father; but a foolish son is the heaviness of his mother." (Prov. 10:1.) Not only let a regard for filial duty, and a fear of adding to parental woe, arm you against the seductions of vice, but continually act as in the presence of those revered counsellors; remember their precepts, and ask God's aid to requite them for their love.

Thus you perceive I have been almost imperceptibly led to touch on Religion, as the only certain protection from the dangers of the city. It might be set before you as not less truly the cause of worldly happiness. While some dream of fortune, the wise youth will trust in his father's God. "Acknowledge the Lord in all thy ways, and he will direct thy paths." Take the affectionate counsel of one who is growing old, and forsake not the morning and the evening devotion, nor the perusal of that Bible, the gift, perhaps, of a mother's hand. With equal earnestness do I implore you to regard the day of holy rest, and to go regularly to some one stated place of worship. The habit of roving from church to church is common with young men, but is inconsistent with genuine devotion and improvement. You will be a gainer for life by entering closely into the associations of some Christian church. It will be your Sunday home; it will make you the safest friends; it will give you reputation and credit; it will cultivate social and religious habits; and it will bring you early into active philanthropic habits, for which the Christian merchants of New-York remain unsurpassed. If you have erred in this respect, hasten to retrace your steps. Lose no

time in securing yourself a place in the house of worship, and an opportunity of teaching or of learning in some religious class. In some hour of illness and peril, you may remember what you now read, experiencing the fraternal supports of Christian affection.

True religion is the perfection of the intellectual and moral being. It is a secret thing, but of most public consequences. From its nature, it is suited to every period of life, but peculiarly beautiful in youth. Infinitely removed from all grimace, superstition, bigotry and show, it is perfectly compatible with every variety of innocent labor and successful enter-Its maxims, principles, methods and promises, you will find in the Holy Scriptures. But especially will you behold it in the Lord Jesus Christ, who is the way, the truth, and the life; true religion is the belief of his truth, and the following of his example. In those moments, especially, when in solitary musing you are made to feel the hollowness of earthly things, recognize the gentle drawing to a portion which can satisfy, and learn that Wisdom's ways are ways of pleasantness, and all her paths peace.

I should greatly fail of my purpose, if I left on any youthful mind the impression that reli-

gion is merely negative. No, no! When I contemplate the power wielded by the mercantile talent, enterprise, and wealth of New-York, and then see the army of youthful recruits who are pressing forward, I glow with new desire that they may attain a manly, earnest, courageous Christianity. Our best hopes for the Church of the future, under God, is in what we descry of promise in young Christians. Consider what kind of religion is demanded by the period about to dawn. Is not manly earnestness in Christ's cause especially required for the times which are coming upon the earth? No one who has at all kept abreast of the times, can give a glance into the future, without starting up, roused and expectant, at the probabilities of trying times and near emergencies, which will call for stout hearts and strong hands. The combination of omens during a few years, naturally leads reflective patriots and Christians to search afresh into the prophetic oracles; and both Providence and the Word teach us to await a period in which a robust Christianity shall have all its nerve brought to the test. This conflict will involve the capital of our extensive commerce and the mighty men of trade. Woe to the young man, who goes up to this battle

with weak and sickly habit, with slender faith, and with waning love. In exhortation to the whole class, therefore, I would say, BE MEN, in knowledge, in self-denial, in endurance, in effort, in perseverance, in love. Whatever contributes to your real piety will add to your strength. No increase of outward act, no pragmatical hurrying from toil to toil, no forwardness, no bustle, will make you powerful for good; all these may exist in the absence of both purity and benevolence. But devoted attention to the Scriptures, and private prayer, in such hours as even the busy may redeem for this purpose, will do it; the habit of performing common acts as religious duties, will do it; communion with a dying Saviour will do it; the "unction from the Holy One" will do it. Let me leave with you my vehement charge, that you seek a religion higher, broader and deeper than we your counsellors have acquired in our tardy age, or than you observe around you in a world maddened by devotion to Mammon.

